



Presented by Walworth County

## April 2<sup>nd</sup> is National Employee Benefits Day

According to the Employee Benefits Research Institute, almost **nine in ten people don't think they'll have enough saved when they get to retirement.** Study after study provides data pointing to the same conclusion: A crisis is coming. Are you prepared for it? This year, the focus of National Employee Benefits Day is to increase awareness of the retirement crisis.

### Take Control of Your Future

If you're more than 15 years from retiring, there is a good chance you can't picture exactly how you'd like your retirement to look, and that's okay. No matter how vague your retirement plans seem today, one thing is probably certain—you want to be in control of your future. Here are 5 tips to help you plan:

1. **Know What You Spend:** Get a firm grasp on how much money is coming in and where that money is going out.
2. **Know What Money You Have To Save For Retirement:** Figure out how much money you can set aside for retirement, or where you can make cuts (say a daily lunch out) that can add up to big savings. A good rule of thumb is to set aside 10% of your wages for retirement. Saving more is better, of course, but 10% is a good starting point.

3. **Know What Money Your Employer Contributes To Your Retirement:** If your employer offers a retirement plan, take part in it! Chances are good that your employer will match part or all of what you put in. Not participating in your employer's plan is like leaving free money on the table.
4. **Save A Little Now, To Have More Later:** Learn how compound interest can work for you and take advantage of it. Saving a little now can really add up!
5. **Annually Reevaluate Your Plan:** Take time every year to review your retirement saving plan and make changes to help better align with your current goals. Saving 10% this year? Maybe next year you can adjust it to 11% without even noticing a difference! Again, compound interest can really make a difference

### Picture Your Retirement

If you're less than 15 years from retirement, you can probably picture it. Now is the time to decide exactly how you'd like to spend your retirement years, and figure out how much money you'll need. Here's 5 tips to help get you started

1. **Picture It:** What do you want your retirement to look like? Do you want to

travel? Have a cottage on a lake? Pursue a hobby? Move to Florida?

2. **Give It a Price Tag:** Estimating how much money you'll need for retirement can seem daunting, but if you're within 15 years of retirement it's time to take a closer look at that number. Define specific goals for retirement and decide how much it will cost to make those dreams a reality.
3. **Do the Math:** First, you'll need to know what you have. Typically your retirement funds will come from a variety of sources including Social Security, retirement plans provided by your employer, and personal savings. To help you plan, check out free online retirement calculators available from sources such as AARP, *The Wall Street Journal*, and the MotelyFool.com
4. **Save For It:** If retirement is on the horizon, it's time to take a look at your investment allocations and make adjustments as needed. As you get closer to retirement, moving to less risky investments is a good rule of thumb, but work with a trusted financial advisor to determine what will best help you reach your retirement goals.
5. **Enjoy It:** This is the time you've been saving for. Setting goals now will ensure a successful retirement.

Source: [www.ifebp.org](http://www.ifebp.org)

**Whether you choose an app, online calculator or automatic transfer, budgeting doesn't have to be painful.**

## Budget Tools: Make It Easy

If you don't enjoy crunching numbers and sticking to budgets, there are a variety of budgeting tools available that can help make budgeting—and improving financial health—easy, and maybe even fun.

**Apps** – Easy and convenient, an app on your mobile device can help you track your budgeting and savings goals. Many different apps are available—for example, Mint ([www.mint.com](http://www.mint.com)) tracks expenses according to category, and Check (<https://check.me>) helps you meet bills' due dates.

**Online calculators** – Basic online budget calculators can help you see where your money goes. You can spend a few minutes entering numbers into budget categories to give yourself a good overview of your finances. Simply search online for “budget calculator” to find a calculator that works for you.

**Automatic transfers** – The easiest way to increase your savings is to make it automatic and painless. Simply set up an automatic deposit to a savings account and then check in from time to time to see how a little bit each month can add up to great savings.

# Rescue Old Produce

The bananas on the counter have turned brown, the apples are no longer crisp and the tomatoes have definitely seen better days. You might be tempted to just throw old, shriveled fruits and vegetables in the trash or compost bin, but pause before you do. Even when they're past their prime, many fruits and veggies can still be put to nutritious use. In some cases, older fruit and veggies might even be better. For these delicious dishes, you won't need any tools that you don't already have sitting in your kitchen.

**Applesauce** – Applesauce is made by cooking chopped apples in a small amount of water on the stovetop. Simmer and mash apples with a potato masher until they reach desired chunkiness. You can add strawberries, pears or other fruits for different flavors, as well as cinnamon or a splash of vanilla.

**Breads** – Bananas, apples and zucchini are just a few of the fruits and vegetables that can be incorporated into bread or cake recipes. Grate or mash and add to a more traditional recipe, or search for a recipe that is built around a particular fruit. Shredded apple and zucchini are also great pancake additions.

**Pies** – Traditionally, pies can be made with any type of filling inside a pastry. Use a pre-made or homemade crust and mix together a fruit filling with those soft apples, berries or other fruits. Check out a cookbook for more ideas.

**Smoothies** – For a cold, nutritious treat, blend a variety of fruits and vegetables into smoothies. Any type of fruit or vegetable can be thrown into the blender and churned into a cold treat. Alter the ratio of different fruits, and try adding milk, yogurt, ice, vanilla or honey to change up the flavors.

# National Park Week



Are you bored with getting your exercise by strolling around the neighborhood or running at the local gym? The U.S. National Park Services has preserved vast pieces of American land that are the perfect places to get outside and be active, whether it's the majestic Yellowstone National Park in the West or the lesser-known Big Bend National Park in Texas with its hundreds of bird species.

The opening weekend of National Park Week is April 19-20, and both days are get-in-free days. Visit [www.nps.gov/findapark/index.htm](http://www.nps.gov/findapark/index.htm) to find a park near you or to plan a trip. With great scenery and many options, you can choose a park where you can enjoy a quiet stroll, a vigorous hike, a bike ride, or a horse ride. You can also find spots to go rock climbing and swimming.

With more than 400 spots around the nation, the national parks are some of the best pieces of American nature and history. What better way to get your family outside and moving in the spring air than by visiting a national park?



# Baked Trout

This flavorful dish takes advantage of seasonal tomatoes and healthy fish. Whether you buy fillets at the store or reel 'em in on a line, here's a great recipe to celebrate spring.

- 2 lbs. trout fillets (or other fish, cut into six pieces)
- 3 tbsp. lime juice (or about 2 limes)
- 1 tomato (medium, chopped)
- 1/2 onion (medium, chopped)
- 3 tbsp. cilantro (chopped)
- 1/2 tsp. olive oil
- 1/4 tsp. black pepper
- 1/4 tsp. salt
- 1/4 tsp. red pepper (optional)

Preheat oven to 350° F. Rinse fish and pat dry. Place in baking dish. In a separate dish, mix remaining ingredients together and pour over fish. Bake for 15 to 20 minutes or until fork-tender.

Yield: 6 servings. Each serving provides 300 calories, 13g of fat, 110mg of cholesterol, 200mg of sodium and 1g of fiber.

Source: USDA